

REMARKS/ARGUMENTS

Claims 1-20 are pending in the application and have been rejected by the Examiner. Applicants have amended the abstract of the disclosure of the specification and claims 1, 2, 4, 7, 11, 14, and 20. The issues in the present Office Action are:

- The abstract of the disclosure is objected to as containing legal phraseology;
- Claim 7 is objected to because of the informalities;
- Claims 1, 2, and 4-20 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,494,367 to *Zacharias* (hereinafter *Zacharias*); and
- Claim 3 is rejected under 35 U.S.C. § 103(a) as being unpatentable over *Zacharias* in view of U.S. Patent No. 6,464,135 to *Cohen et al* (hereinafter *Cohen*).

Claims 1 and 11 have been amended to clarify that the "token" is "a multi-use card, wherein said multi-use card was initially issued by an independent financial institution to represent a single independent credit account with said financial institution prior to use as a multi-use card." Claim 20 has also been amended to further clarify the card to be used by the method claimed. Claims 2, 4, and 14 have been amended to replace "token" with "multi-use card" in order to coincide with the amendments to claims 1 and 11. These amendments do not constitute new matter and are supported by the specification at least at paragraphs 11 and 17 ("a system and method to combine account information for multiple credit cards on a single card" paragraph 11; "user...has selected an American Express credit card 305 as the primary credit card in step 203. In step 204 of Figure 2, the user has linked MasterCard 302, Visa 303, Discover 304, ... to the primary credit card 305. This multi-use card is identified as 301 in Figure 3." paragraph 17).

Objection to the Abstract

The Examiner has objected to the abstract as containing legal phraseology such as "said." The abstract has been amended to comply with the correction required by the Examiner.

Objection to Claim 7

The Examiner has objected to claim 7 because of the informalities and suggested substituting "the modification" with -- a modification--. Claim 7 has been amended to change, "the modification" to "a modification" in order to comply with the correction required by the Examiner.

35 U.S.C. § 102(e) Rejection over Zacharias

Claims 1, 2, and 4-20 stand rejected under 35 U.S.C. § 102(e) as being anticipated by *Zacharias*.

In order to anticipate a claim under 35 U.S.C. § 102, a reference must teach each and every element of the claim, see M.P.E.P. § 2131. In support of the 35 U.S.C. § 102(e) rejection, the Office Action states that "*Zacharias* teaches a secure multi-application card system comprising a terminal device configured to interface with a multi-application card 205, which serves as a token as recited in claim 1." However as pointed out below *Zacharias* does not teach every element of amended independent claims 1, 11, and 20.

Claims 1, 11, and 20 require:

a multi-use card...initially issued by an independent financial institution to represent a single independent credit account with said financial institution...

Zacharias does not teach a multi-use card that represents a single independent credit account as required in amended claims 1, 11, and 20.

The card taught in *Zacharias* is a multi-application card, referred to as a Supracard. See *Zacharias*, col.2, ln. 55 to 59. The Supracard is issued by a licensed card translator to consumers who have signed up for the Supracard service. See *Zacharias* col. 5 ln 27 to 32. This Supracard is an additional card that is issued to replace any or all sub-cards which may include Visa, MasterCard, or American Express. See *Zacharias*, col. 5 ln 5 to 9. However, the Supracard does not itself represent a single independent credit account. The Supracard itself is not tied to any independent account and cannot be used for purchases until sub-card details, such as Visa or MasterCard account numbers and expiration dates, are entered and stored in the computer database. On the other hand, the multi-use card required in claims 1, 11, and 20 is assigned to an independent account and may be used for purchases before it is used as a multi-use card. Additional sub-card details do not have to be stored in a database in

order to access the single credit account that the claimed multi-use card was originally issued to represent. As such, *Zacharias* does not teach every element of amended claims 1, 11, and 20 and, therefore, does not anticipate pending claims 1, 11, and 20.

Claims 2, and 4-10 depend directly or indirectly from amended base claim 1, and thereby inherit all of its limitations. Likewise, claims 12-19 depend directly or indirectly from amended base claim 11, and therefore inherit all of its limitations. Thus, Applicants respectfully submit that claims 2, 4-10, and 12-19 are patentable and are not anticipated by *Zacharias*.

35 U.S.C. § 103(a) Rejection over *Zacharias* in view of *Cohen*

Claim 3 stands rejected as being unpatentable over *Zacharias* in view of *Cohen*.

To establish a prima facie case of obviousness under 35 U.S.C. § 103(a), three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art cited must teach or suggest all the claim limitations. See MPEP §2143. Applicants submit that there is no motivation to combine the cited references. Furthermore, the cited references do not teach or suggest all of the elements required by the pending claims, and, therefore, the claims are not obvious under 35 U.S.C. § 103(a).

There is no motivation or suggestion to combine *Zacharias* and *Cohen*.

There must be motivation to combine or modify the cited references in order to establish obviousness. MPEP § 2143.

Cohen relates to a system and method for assisting a visually impaired individual in performing a financial transaction at an automated teller machine wherein the operating instructions that are displayed to the user can be converted to audible sounds through a headset. *Cohen* further provides for an improved system/method to provide multi-function financial services to a user through an ATM or CAT which supports visually impaired users and adds functionality related to bill payment, transfers, cash deposits, and cash withdrawals. See *Cohen* col. 2 ln 37 to 43.

Cohen does not involve a system or method that is to be used to provide secure access to multiple card accounts through the use of a Supracard as taught in *Zacharias*. Thus, one of

skill in the art would not be motivated to combine the touch screen of *Cohen* with the multi-application card system of *Zacharias*. Applicants respectfully submit that claim 3 is patentable under 35 U.S.C. § 103(a) in view of the proposed combination.

The *Zacharias/Cohen* combination does not teach a multi-use card issued by an independent financial institution to represent a single independent credit account.

Claim 3 is a dependent claim that depends directly from amended base claim 1 and thereby inherits all of its limitations. Accordingly, claim 3 requires the following feature of claim 1:

a multi-use card, wherein said multi-use card was initially issued by an independent financial institution to represent a single independent credit account with said financial institution prior to use as a multi-use card

As discussed above, *Zacharias* does not teach this element. *Cohen* also fails to teach the claimed multi-use card. Therefore, the *Zacharias/Cohen* combination does not teach or suggest every limitation of claim 3. Accordingly, Applicants respectfully assert that claim 3 is patentable under 35 U.S.C. § 103(a) in view of the proposed combination.

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned "VERSION WITH MARKINGS TO SHOW CHANGES MADE."

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue.

Application No.: 10/078,629


Docket No.: 10011988-1

Applicants believe no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 08-2025, under Order No. 10011988-1 from which the undersigned is authorized to draw.

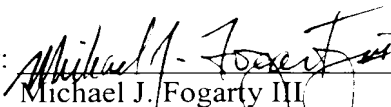
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Date of Deposit: March 24, 2003

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Version With Markings to Show Changes Made

Specification

Please replace the original Abstract with the following amended Abstract:

The present invention includes a system and method for facilitating financial transactions including a device configured to interface with a multi-use card ~~token~~, using information from a said multi-use card ~~token~~ to access a database that includes account information for accounts at multiple financial institutions, presenting the associated account information to a user, accepting a selection from the user of a selected account and posting the charges onto the selected account.

Claims

1. (Amended) A system for facilitating financial transactions comprising:
a terminal device configured to interface with a multi-use card, wherein said multi-use card was initially issued by an independent financial institution to represent a single independent credit account with said financial institution prior to use as a multi-use card ~~token~~, to present multi-use card ~~token~~ information to a user, and to receive an input designating a selected account from said user;
a database storing account information for accounts at multiple financial institutions pertaining to said multi-use card ~~token~~; and
a processor configured to access said database, to send information to said terminal device and to receive information from said terminal device and said database, and to generate charges on said selected account.
2. (Amended) The system of claim 1 wherein said terminal device includes a card reader configured to read said multi-use card ~~token~~ and a display screen configured to display information associated with said multi-use card ~~token~~.
4. (Amended) The system of claim 1 wherein said multi-use card ~~token~~ is a credit card.

7. (Amended) The system of claim 6 wherein said system is configured to permit ~~a the~~ modification of said account information remotely.

11. (Amended) A method for facilitating transactions comprising:
storing account information in a database,
associating said account information with accounts at at least one financial institution, wherein said accounts are identified by electronic information on a multi-use card, wherein said multi-use card was initially issued by an independent financial institution to represent a single independent credit account with said financial institution prior to use as a multi-use card token;
receiving said electronic information from said multi-use card token;
accessing said account information on said database using said electronic information from said multi-use card token;
presenting a plurality of account selection options representing said account information to a user;
accepting a selection designating a selected account from said plurality of account selection options; and
generating charges on said selected account.

14. (Amended) The method of claim 11 wherein said multi-use card token is a credit card.

20. (Amended) A method for providing access to multiple credit accounts via a single credit card, wherein said single credit card is to be used as a multi-use card and was initially issued by an independent financial institution to represent a single independent credit account with said financial institution, wherein each account has an issued credit card, comprising:

identifying at least two independent credit accounts that are to be accessible via a single credit card;

storing information for each of said at least two independent credit accounts in a database;

designating a credit card for one of said at least two independent credit accounts as a multi-use ~~multi-account~~ credit card; and

associating said stored information for each of said at least two independent accounts with said designated multi-use ~~multi-account~~ credit card, wherein a user may use said multi-use ~~multi-account~~ credit card to complete financial transactions involving any of a selected one of said at least two independent credit accounts.